EXHIBIT D

UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

IZET BECIREVIC,

     Plaintiff,

v.   CASE NO. 4:18-CV-00363-ALM-CAN

NAVIENT,

     Defendant.

_____/

SUPPLEMENTAL DECLARATION OF CARL O. CANNON

I, Carl O. Cannon, declare as follows:

     1.   I am an employee of defendant Navient Solutions, LLC ("NSL"). I am over the age of eighteen, and am fully competent to make this declaration. I am employed by NSL in the position of Senior Account Analyst. I am familiar with the recordkeeping and policies of NSL, and I make this Declaration on the basis of my personal knowledge or upon my review of the records of NSL of which I am a custodian, which are maintained in the ordinary course of business, and if called to testify, I could and would competently swear to such facts.

     2.   I am familiar with the claims alleged by Plaintiff Izet Becirevic against NSL in the above-captioned lawsuit as they relate to NSL's servicing of Mr. Becirevic's student loans. I have also reviewed NSL's business records, which are kept in the ordinary course of its business, as they relate to the servicing of Mr. Becirevic's student loans.

     3.   I have personally reviewed NSL's system of records related to Mr. Becirevic's student loans, including promissory notes, payment histories, communications, correspondence, and other records related to Mr. Becirevic's student loans, and am a custodian for these records.

1

4.   In my capacity as Senior Account Analyst and based on my experience with NSL and NSL's business records, I have personal knowledge of how NSL generates letters it sends to borrowers such as Mr. Becirevic, including the process by which forbearance approval letters are generated and documented within NSL's system of record, as well as the process by which NSL grants administrative forbearances in connection with loans made under the Federal Family Education Loan Program ("FFELP").

5.   Attached collectively hereto as **Exhibit D-1** are true and correct copies of excerpts from NSL's Correspondence History for Mr. Becirevic's FFELP loans serviced by NSL, and identified by the NSL account number ending "2944-1."

6.   On September 26, 2016, Mr. Becirevic verbally requested a voluntary hardship forbearance. That same day, NSL notified Mr. Becirevic that his request for a hardship forbearance was approved. The hardship forbearance was given an effective date of August 29, 2016, and initially set to end February 28, 2017. NSL later adjusted the end date of the hardship forbearance period to September 11, 2016, after receiving Mr. Becirevic's false certification discharge application dated September 12, 2016.

7.   On or about October 5, 2016, NSL granted Mr. Becirevic an administrative forbearance based on his submission of a false certification discharge application dated September 12, 2016. The administrative forbearance period was made retroactive to September 12, 2016, and initially set to end on September 11, 2017. NSL grants administrative forbearances in situations like Mr. Becirevic's to facilitate a loan guarantor's review and approval or denial of an application for false certification discharge, as permitted by applicable regulations issued by the U.S. Secretary of Education under the Higher Education Act of 1965 ("HEA"). *See* 34 C.F.R. § 682.211(f)(8) (authorizing lenders to grant forbearances "[f]or periods necessary for the Secretary or guaranty

agency to determine the borrower's eligibility for discharge of the loan because of an unpaid refund, attendance at a closed school or false certification of loan eligibility").

8.   When NSL extends an administrative forbearance to a borrower to permit review of a false certification discharge application, a separate forbearance application is not required. Also, NSL does not enter into administrative forbearance agreements in such cases.

9.   On or about October 10, 2016, NSL submitted an Ability to Benefit ("ATB") claim for payment to ECMC, the loan guarantor, based on Mr. Becirevic's false certification discharge application. The submission of the ATB claim was not based on a loan default. NSL did not place Mr. Becirevic's loan account in a default status when it submitted the ATB claim to ECMC. NSL did not terminate any forbearance agreement with Mr. Becirevic on this date. NSL also did not impose $960.49 in "collection" fees to Mr. Becirevic's account on that date.

10.   The reference to "collateral" in NSL's Correspondence History for the loans on October 10, 2016, does not mean or imply that NSL engaged in collection activity for Mr. Becirevic's account. "Collateral" in this context refers to the loan documents supplied to ECMC in connection with NSL's ATB claim, including his master promissory note.

11.   On or about October 21, 2016, NSL received an accepted claim response from ECMC in connection with NSL's ATB claim.

12.   On or about March 29, 2017, ECMC returned NSL's ATB claim as rejected following ECMC's payment of a default claim on March 23, 2017, due to Mr. Becirevic's failure to reaffirm his FFELP loans after the denial of his false certification discharge application.

13.   On April 2, 2017, Mr. Becirevic's accessed his account in NSL's Manage Your Loans ("MYL") portal. The Correspondence History for Mr. Becirevic's account does not reflect

3

that he requested or obtained any letter from NSL's website on April 2, 2017. In addition, NSL did not enter into a forbearance agreement with Mr. Becirevic on April 2, 2017.

14.　　　Attached hereto as **Exhibit D-2** is a true and correct copy of a Tea Leaf session reflecting online activity in connection with Mr. Becirevic's account in NSL's MYL portal on April 15, 2017.

15.　　　I have reviewed NSL's business records for call recordings relating to Mr. Becirevic's account from 2016 to 2017. I identified recordings on September 1, 2016, September 26, 2016, and December 1, 2016. No additional recordings exist for the years 2016 to 2017.

16.　　　NSL did not engage in any collection activity in connection with Mr. Becirevic's account during the time period relevant to his Complaint, September 26, 2016 to April 2, 2017, because his FFELP loans were continuously in forbearance.

17.　　　**Exhibits D-1** to **D-2** hereto are business records for Mr. Becirevic's FFELP Loans. NSL (i) contemporaneously maintains the business records in its systems of record in the ordinary course of its business; (ii) the business records are made at or near the time of the occurrence of the matters set forth by, or from information transmitted by, a person with knowledge of and a business duty to record or transmit those matters; (iii) the business records were kept in the course of the regularly conducted activity; (iv) making these records was a regular practice of that activity; (v) NSL relies on the accuracy of these records in regularly conducting its business; (vi) NSL's systems of record are reliable; (vii) NSL has developed procedures whereby it maintains the records associated with its student loan servicing accounts by contemporaneously inputting recorded or logged information into its systems of record; (viii) these procedures have built-in safeguards to provide for the accuracy and identity of the data; (ix) NSL keeps its systems of record in a good state of repair; (x) I recognize **D-1** to **D-2** as true and correct copies of business records

obtained from NSL's systems of record and created from data maintained in NSL's business records for Mr. Becirevic's FFELP loan accounts.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on this 9th day of January 2019,

_____
Carl O. Cannon

EXHIBIT D-1

```
CLASS-151-BORROWER CORRESPONDENCE HISTORY---------------- LSC/F        05/17/18
>NXT SCR 151 SSN ____ ___ _____ _  PG ___ OWN _____ ST _____ GU ___ LN ___ DT ___ ___ ___
SSN ████████8504 1   LOANS ALL    PROG GS   STATUS ****   GUAR VA   OWNER ******
NAME   IZET BECIREVIC                                     OWNER  ***************
LETTER REQUEST _____  CLASS CD            LOANS SELECTED  123456..............
                      UNITY CD ____
     DATE   SOURCE                   MESSAGE                      PST/RESOLVE
   ████████████████████████████████████████         ██████
   ████████████████████████████████████               ██████
   ███████████████████████████████                     ██████
   ██████████████████████████████                      ██████
   ████████████████████████                            ██████
   ████████████████████████                            ██████
   ████████████████████████                            ██████
   ███████████████████████████████████████████████████████████
   092616 MYL2    TW50 LOGIN SUCCESSFUL                     092616
_  092616 MYL2    TW50 LOGIN SUCCESSFUL                     092616
```

I001 PREVIOUS SCREEN PROCESSED SUCCESSFULLY
SELECT AND PRESS ENTER TO DISPLAY DETAIL. PF5=IN MAIL(152). PF6=IN PHONE(153).
PF7=OUT MAIL/PHONE(154). PF8=CRIT CHANGES(155).

```
CLASS-151-BORROWER CORRESPONDENCE HISTORY---------------- LSC/F        05/17/18
>NXT SCR 151 SSN ____ ___ _____ _  PG ___ OWN _____ ST _____ GU ___ LN ___ DT ___ ___ ___
SSN ████████8504 1   LOANS ALL    PROG GS   STATUS ****   GUAR VA   OWNER ******
NAME   IZET BECIREVIC                                     OWNER  ***************
LETTER REQUEST _____  CLASS CD            LOANS SELECTED  123456..............
                      UNITY CD ____
     DATE   SOURCE                   MESSAGE                      PST/RESOLVE
   051718 E15776                                              CONT
_  092616 MYL     TW50 LOGIN SUCCESSFUL                       092616
   092616 IVRWes  TX00 IVR Call Information, Date of Call 09/26/2016, Tim C092616
                       e of Call 11:08:43, Caller Dialed 8007221300
   092616 C57083  K008 DIFFICULTY MAKING PAYMENTS             E092716
   092616 C57083  GHD1 PERMISSIONS WINDOW OPENED BY AGENT     092616
   092616 C48672  TK00 Ghost Call                             092616
   092616 C43503  TK00 Q&A                                    092616
   092616 C43503  TK00 Claims - General                       092616
   092616 C43503  TK00 SN called HL ? Ability to Benefit app of borr  092616
   092616 C43503  TK00 YES                                    092616
   092616 C43503  TK00 000000                                 092616
_  092616 C43503  TK00 000000                                 092616
```

I001 PREVIOUS SCREEN PROCESSED SUCCESSFULLY
SELECT AND PRESS ENTER TO DISPLAY DETAIL. PF5=IN MAIL(152). PF6=IN PHONE(153).
PF7=OUT MAIL/PHONE(154). PF8=CRIT CHANGES(155).

```
CLASS-151-BORROWER CORRESPONDENCE HISTORY---------------- LSC/F        05/17/18
>NXT SCR 151 SSN ___ __ ____ _  PG __ OWN _____ ST ____ GU __ LN __ DT __ __ __
SSN ████8504 1  LOANS ALL   PROG GS   STATUS ****   GUAR VA   OWNER ******
NAME  IZET BECIREVIC                                OWNER  ***************
LETTER REQUEST ____ CLASS CD          LOANS SELECTED  123456..............
                    UNITY CD ____
    DATE  SOURCE              MESSAGE                      PST/RESOLVE
    051718 E15776                                          CONT
 _  092616 C57083 TK00 CARES - Borrower may lose FFELP benefits due to fo  092616
                       rb for suffix 1
 _  092616 C57083 GH00 PRCSD FORV FRM 082916 TO 022817                     092616
    092616 C57083 TF09 BORR REQ FORB/FIN HARDSHP;B AGREED TO TERMS ORALLY  092616
    092616 C57083 F146 FORBEARANCE APPROVED - SYSTEM                      E092616
    092616 C57083 K119 EXAMPLE OF INTEREST CALCULATIONS                   E092616
    092616 C57083 K305 DIFFICULTY MAKING PAYMENTS DISCLOSURE              E092616
    092616 C57083 TK00 CARES - Processed Verbal Forbearance.               092616
    092616 C57083 TK00 CARES - Advised agent that multiple suffixes exist  092616
                       ed.
    092616 C57083 TK00 Payment Question/Prob                               092616
 _  092616 C57083 TK00 Forbearance Question/ Request                       092616

I001 PREVIOUS SCREEN PROCESSED SUCCESSFULLY
SELECT AND PRESS ENTER TO DISPLAY DETAIL. PF5=IN MAIL(152). PF6=IN PHONE(153).
PF7=OUT MAIL/PHONE(154). PF8=CRIT CHANGES(155).
```

```
CLASS-151-BORROWER CORRESPONDENCE HISTORY---------------- LSC/F        05/17/18
>NXT SCR 151 SSN ___ __ ____ _  PG __ OWN _____ ST ____ GU __ LN __ DT __ __ __
SSN ████8504 1  LOANS ALL   PROG GS   STATUS ****   GUAR VA   OWNER ******
NAME  IZET BECIREVIC                                OWNER  ***************
LETTER REQUEST ____ CLASS CD          LOANS SELECTED  123456..............
                    UNITY CD ____
    DATE  SOURCE              MESSAGE                      PST/RESOLVE
    051718 E15776                                          CONT
 _  092616 C57083 TK00 borr inq on any updates regarding his  loan discha  092616
                       rge application(ability to benefit), rcvd 9/12/16.
                       advised of 30days timeframe...
    092616 MYL2   TW50 LOGIN SUCCESSFUL                                    092616
    092616 PwrLdr MDOC MDOC ADDR=IN1P41b45ac896 LTR CD=GFB4               100116
    092616 PwrLdr MDOC MDOC ADDR=IN1P41b45ac897 LTR CD=GFB4               100116
    ████████   ████████████         ████
    ████████   ████████████         ████
    ████████   ████████████         ████
    ███████████████████████████████████
    100516 E49759 C028 ALT PHONE CHANGE                                    100516
 _  100516 ONL125 GH00 ADJUSTED FORV END DT FRM 022817 TO 091116           100516

I001 PREVIOUS SCREEN PROCESSED SUCCESSFULLY
SELECT AND PRESS ENTER TO DISPLAY DETAIL. PF5=IN MAIL(152). PF6=IN PHONE(153).
PF7=OUT MAIL/PHONE(154). PF8=CRIT CHANGES(155).
```

```
CLASS-151-BORROWER CORRESPONDENCE HISTORY---------------- LSC/F      05/17/18
>NXT SCR 151 SSN ____ __ ____ _  PG __ OWN _____ ST ____ GU __ LN __ DT _____
SSN ████████ 8504 1  LOANS ALL   PROG GS   STATUS ****   GUAR VA   OWNER ******
NAME   IZET BECIREVIC                                    OWNER  ***************
LETTER REQUEST ____  CLASS CD           LOANS SELECTED  123456..............
                     UNITY CD ____
    DATE  SOURCE                   MESSAGE                       PST/RESOLVE
    051718 E15776                                                    CONT
  _ 100516 E49759 C028 ALT PHONE CHANGE                              100516
    100516 ONL125 GH00 ADJUSTED FORV END DT FRM 022817 TO 091116     100516
  _ 100516 E49759 GH00 PRCSD FORA FRM 091216 TO 091117               100516
    100516 E49759 GL00 NEW CLAIM                                     100516
    100516 E49759 GL00 CLAIM TYPE IS ATB                             100516
    100516 E49759 GL00 NOTIFY DATE IS 2016-09-12                     100516
    100516 E49759 G418 RCVD ABILITY TO BENEFIT DOCS                  100516
    100516 E49759 GL00 RECV ATB APP FROM B 091216, APPLIED FORA STATUS FO  100516
                       R DC, B STATES DID NOT HAVE A GED/HS DIPLM PRIOR T
                       O ENRLMNT


I004 PREVIOUS SCREEN WAS NOT PROCESSED - NO DATA WAS ENTERED
SELECT AND PRESS ENTER TO DISPLAY DETAIL. PF5=IN MAIL(152). PF6=IN PHONE(153).
PF7=OUT MAIL/PHONE(154). PF8=CRIT CHANGES(155).
```

```
CLASS-151-BORROWER CORRESPONDENCE HISTORY---------------- LSC/F      05/17/18
>NXT SCR 151 SSN ____ __ ____ _  PG __ OWN _____ ST ____ GU __ LN __ DT _____
SSN ████████ 8504 1  LOANS ALL   PROG GS   STATUS ****   GUAR VA   OWNER ******
NAME   IZET BECIREVIC                                    OWNER  ***************
LETTER REQUEST ____  CLASS CD           LOANS SELECTED  123456..............
                     UNITY CD ____
    DATE  SOURCE                   MESSAGE                       PST/RESOLVE
    051718 E15776                                                    CONT
  _ 100516 E71066 GE00 PER 9/30/16 EVR RECVD; REVD LETTER FRMO SCHL STATI  100516
                       ING BOR DOESNT HAVE DIPLOMA PRIOR TO ENROLLMENT; A
                       CCOUNT WORKED; NAT
    ███████████████████████████████████████████████████████   ██████
    101016 E17890 GL00 COLLATERAL SENT CHANGED FROM N TO Y           101016
    101016 E17890 GL00 PASS IND CHANGED FROM    TO M                 101016
    101016 E17890 GL00 SUBMIT INDICATOR CHANGED TO: Y                101016
                       FOR CLM 01 LOANS ..34................
    101016 E17890 GL00 CLAIM FILED   GU-VA OWNER-834071 PG-GS TYPE-ATB     101016
                       LOAN : ..34................
                       CCI TYP:FC,DLQ DT:CCYYMMDD  ,CUREINTCAP:   0000.00

I001 PREVIOUS SCREEN PROCESSED SUCCESSFULLY
SELECT AND PRESS ENTER TO DISPLAY DETAIL. PF5=IN MAIL(152). PF6=IN PHONE(153).
PF7=OUT MAIL/PHONE(154). PF8=CRIT CHANGES(155).
```

```
CLASS-151-BORROWER CORRESPONDENCE HISTORY---------------- LSC/F        05/17/18
>NXT SCR 151 SSN ____ __ ____ _  PG __ OWN _____ ST ____ GU __ LN __ DT __ ____
SSN ████████8504 1  LOANS ALL   PROG GS   STATUS ****   GUAR VA   OWNER ******
NAME   IZET BECIREVIC                                  OWNER ***************
LETTER REQUEST ____  CLASS CD           LOANS SELECTED  123456..............
                     UNITY CD ____
    DATE   SOURCE                   MESSAGE                   PST/RESOLVE
    051718 E15776                                             CONT
 _  101016 E17890 GL00 PRN CLM:     9866.56, IPTD: 09-11-2016          101016
                       INTCLM:10-09-2016,   0051.43, UNPDCRINT:   0000.00
 _  101016 E17890 GJ00 LN#:   3 UNPAID TRA BALANCES AT FILING:         101016
                       CAP INTEREST: $       7.56 ORIG FEES: $      26.20
    101016 E17890 GJ00 LN#:   4 UNPAID TRA BALANCES AT FILING:         101016
                       CAP INTEREST: $     926.90 ORIG FEES: $      60.00
    101016 E17890 GL00 CLAIM ASSIGN ID CHANGED FROM GOODPASS TO        101016
 ██████████████████████████████████████████████  ██████
 ████████████████████████████████████████████████  ██████
 ███████████████████████  ████  █████████████████  ██████
            ███████████████████████


I001 PREVIOUS SCREEN PROCESSED SUCCESSFULLY
SELECT AND PRESS ENTER TO DISPLAY DETAIL. PF5=IN MAIL(152). PF6=IN PHONE(153).
PF7=OUT MAIL/PHONE(154). PF8=CRIT CHANGES(155).
```

```
CLASS-151-BORROWER CORRESPONDENCE HISTORY---------------- LSC/F        05/17/18
>NXT SCR 151 SSN ____ _____ _  PG __ OWN _____ ST ____ GU __ LN __ DT __ ____
SSN ████████8504 1  LOANS ALL   PROG GS   STATUS ****   GUAR VA   OWNER ******
NAME   IZET BECIREVIC                                  OWNER ***************
LETTER REQUEST ____  CLASS CD           LOANS SELECTED  123456..............
                     UNITY CD ____
    DATE   SOURCE                   MESSAGE                   PST/RESOLVE
    051718 E15776                                             CONT
 _  █████████████████████████   █████████████         ██████
        █████████████████████
    ██████████████   ████████████████████            ██████
    ████████████████████████████████████████         ██████
    ██████████████████████████████████████████████   ██████
    ███████████████████████████████████              ██████
    120116 IVRCSC TK00 IVR Call Information: 12/01/2016 06:56:23 PM. Call A120116
                       er Dialed 8997221300 BORROWER calling.
    120116 IVRCSC TK00 IVR Call Information: 12/01/2016 06:56:23 PM. Call A120116
                       er Dialed 8997221300 BORROWER calling.


I001 PREVIOUS SCREEN PROCESSED SUCCESSFULLY
SELECT AND PRESS ENTER TO DISPLAY DETAIL. PF5=IN MAIL(152). PF6=IN PHONE(153).
PF7_OUT MAIL/PHONE(154). PF8=CRIT CHANGES(155).
```

```
CLASS-151-BORROWER CORRESPONDENCE HISTORY---------------- LSC/F        05/17/18
>NXT SCR 151 SSN ____ __ ____ _ PG ___ OWN _____ ST _____ GU ___ LN ___ DT ___ ____
SSN ████████8504 1   LOANS ALL   PROG GS   STATUS ****   GUAR VA   OWNER ******
NAME   IZET BECIREVIC                                     OWNER  ***************
LETTER REQUEST _____ CLASS CD          LOANS SELECTED   123456..............
                     UNITY CD ____
   DATE   SOURCE                  MESSAGE                      PST/RESOLVE
   051718 E15776                                               CONT
 _ 120116 E80543 TK00 bwr is upset because  his loans were not discharge 120116
                      d. He is stating he will get a lawyer to file laws
                      uit
   120116 E80543 TK00 adv bwr to call NSLDS to verify who loans were bei 120116
                      ng defaulted thru with UCMC.
   120116 SYSTEM P120 QRTLY FORB STMT - NAV                             E120216
   120116 PwrLdr MDOC MDOC ADDR=IN1P41b5ec329b LTR CD=GFB4              120716
   120216 E18893 MDOC MDOC ADDR=PA1O41b5f960d0 LTR CD=G419              120616
████████ ████████ ████████████████████████████████████          ████████
   121916 E49759 GL00 RECV DENIAL FROM ECMC 120216, GU STATES HOLD OFF C 121916
                      OLLECTION UNTIL APPEAL PROC IS CMPLT, NAN, FORA IS
                      ON ACCT
```

I001 PREVIOUS SCREEN PROCESSED SUCCESSFULLY
SELECT AND PRESS ENTER TO DISPLAY DETAIL. PF5=IN MAIL(152). PF6=IN PHONE(153).
PF7=OUT MAIL/PHONE(154). PF8=CRIT CHANGES(155).

```
CLASS-151-BORROWER CORRESPONDENCE HISTORY---------------- LSC/F        05/17/18
>NXT SCR 151 SSN ____ _____ _ PG ___ OWN _____ ST _____ GU ___ LN ___ DT ___ ____
SSN ████████8504 1   LOANS ALL   PROG GS   STATUS ****   GUAR VA   OWNER ******
NAME   IZET BECIREVIC                                     OWNER  ***************
LETTER REQUEST _____ CLASS CD          LOANS SELECTED   123456..............
                     UNITY CD ____
   DATE   SOURCE                  MESSAGE                      PST/RESOLVE
   051718 E15776                                               CONT
 _ ████████████████████████████████████████               ████████
   ████████████████████████████████████████               ████
████████████████████████████████████████████              ████
   ████████████  ████████████████████████                 ████
   ████████████  ████████████████████████                 ████
   ████████████████████████████████████                   ████
   ████████████████████████████████                        ████
   011117 E58918 G057 REVIEWED UNPD/FOLLOW-UP                           011117
 _ 011117 E58918 GL00 PER GUAR CLAIM STILL PENDING DUE TO DEPT OF ED REV 011117
```

I001 PREVIOUS SCREEN PROCESSED SUCCESSFULLY
SELECT AND PRESS ENTER TO DISPLAY DETAIL. PF5=IN MAIL(152). PF6=IN PHONE(153).
PF7=OUT MAIL/PHONE(154). PF8=CRIT CHANGES(155).

```
CLASS-151-BORROWER CORRESPONDENCE HISTORY---------------- LSC/F       05/17/18
>NXT SCR 151 SSN ____ __ ____ _  PG __ OWN _____ ST ____ GU __ LN __ DT _____
SSN ████████8504 1  LOANS ALL   PROG GS   STATUS ****   GUAR VA  OWNER ******
NAME  IZET BECIREVIC                                    OWNER  ***************
LETTER REQUEST ____  CLASS CD              LOANS SELECTED  123456.............
                    UNITY CD ____
   DATE  SOURCE                    MESSAGE                      PST/RESOLVE
   051718 E15776                                                CONT
 _     ████████      █████████████████████████              ██████████
       ████████      ████████████████████████████████       ██████████
       ████         █████████████████████████████████       ██████████
       ████████████████████████████████████████████         ██████████
               ██████████████████████████                   ██████████
       ████████████████████████████████████
   022017 E49759 GL00 RECV LTR FROM ECMC 020617, GU STATES HOLD OFF COLL  022017
                     ECTIONS UNTIL APPEAL PROC IS CMPLT, NAN, LNS ARE I
                     N FORA
 _     ███████████████████████████████████████         ████████
```

I001 PREVIOUS SCREEN PROCESSED SUCCESSFULLY
SELECT AND PRESS ENTER TO DISPLAY DETAIL. PF5=IN MAIL(152). PF6=IN PHONE(153).
PF7=OUT MAIL/PHONE(154). PF8=CRIT CHANGES(155).

```
CLASS-151-BORROWER CORRESPONDENCE HISTORY---------------- LSC/F       05/17/18
>NXT SCR 151 SSN ____ __ ____ _  PG __ OWN _____ ST ____ GU __ LN __ DT _____
SSN ████████8504 1  LOANS ALL   PROG GS   STATUS ****   GUAR VA  OWNER ******
NAME  IZET BECIREVIC                                    OWNER  ***************
LETTER REQUEST ____  CLASS CD              LOANS SELECTED  123456.............
                    UNITY CD ____
   DATE  SOURCE                    MESSAGE                      PST/RESOLVE
   051718 E15776                                                CONT
 _ 022417 E58918 G057 REVIEWED UNPD/FOLLOW-UP                   022417
   022417 E58918 GL00 PER CORR ABOVE GUAR STATES HOLD OFF COLLECTIONS UN  022417
                     TIL APPEAL PROC IS COMPLETE
   030117 SYSTEM P120 QRTLY FORB STMT - NAV                     E030217
   030117 PwrLdr MDOC MDOC ADDR=IN1P41b88daced LTR CD=GFB4      030517
   030717 E49759 GL00 RECV DENIAL FROM ECMC 022117, ATB WAS DENIED BY ED  030717
                     B HAS 30 DAYS TO RTN ACKNWLDGMT OR CLAIM WILL BE P
                     D AS A DEFAULT
   032317 E16304 MDOC MDOC ADDR=PA1S41b9d54c15 LTR CD=ML15      040717
   032917 E18640 GL00 CLAIM RETURNED GU-VA OWNER-834071 PG-GS TYPE-R777   032917
   032917 E18640 GL00 MANUAL ROUTE DELETED                      032917
 _ 032917 E18640 GL00 RET/REJ REASON CODE CHANGED-FROM     TO R777  032917
```

I001 PREVIOUS SCREEN PROCESSED SUCCESSFULLY
SELECT AND PRESS ENTER TO DISPLAY DETAIL. PF5=IN MAIL(152). PF6=IN PHONE(153).
PF7=OUT MAIL/PHONE(154). PF8=CRIT CHANGES(155).

```
CLASS-151-BORROWER CORRESPONDENCE HISTORY---------------- LSC/F        05/17/18
>NXT SCR 151 SSN ____ __ ____ _ PG __ OWN _____ ST ____ GU __ LN __ DT _____ _
SSN ██████8504 1  LOANS ALL    PROG GS    STATUS ****    GUAR VA   OWNER ******
NAME   IZET BECIREVIC                                    OWNER  ***************
LETTER REQUEST ____  CLASS CD              LOANS SELECTED   123456..............
                     UNITY CD ____
     DATE  SOURCE                    MESSAGE                    PST/RESOLVE
     051718 E15776                                              CONT
   _ 032917 E18640 C133 REJECT/RETURN REASON CODE CHANGE               032917
     ███████  ████████████████                                 ███████
     ███████  ████████████████                                 ███████
     040217 MYL2   TW50 LOGIN SUCCESSFUL                                040217
     040217 MYL2   TW50 LOGIN SUCCESSFUL                                040217
     040217 MYL2   GTB3 WEB CALLBACK LINK DISPLAYED TO USER            040217
     040217 MYL   TW50 LOGIN SUCCESSFUL                                040217
     ████████████████████████████████                          ███████
     041517       TX00 TEXTED OTP TO Borrower                        C041517
     041517 MYL2   TW50 LOGIN SUCCESSFUL                                041517
   _ 041517 MYL2   TX14 BORROWER REQUESTED TAX LETTER FROM WEB SITE     041517

I001 PREVIOUS SCREEN PROCESSED SUCCESSFULLY
SELECT AND PRESS ENTER TO DISPLAY DETAIL. PF5=IN MAIL(152). PF6=IN PHONE(153).
PF7=OUT MAIL/PHONE(154). PF8=CRIT CHANGES(155).
```

```
   _ 041717 E67503 GL00 LNS:3-4       / AMT OF WRTFF:306.63            041717
                        W/OFF RQSTD FOR RISKSHARE % -97
   _ 041717 E67503 GL00 RSN CAT O,CSD 869,RSP M,FIN RES OXXO,CNTRL 450098  041717
     041717 E67503 GL00 MANUAL ROUTE DELETED                            041717
     041717 E67503 GL00 RVWD SUPP 3-4;GU PD CLM AS DFLT;APPLD RSKSHR     041717
     █████████████████████████████████████████████████████     ███████
       ██████   ████████████████                               ███████
     ████████   ████████████████                               ███████
     ████████   █████████████████████████                      ███████
     ████████   ████████████████                               ███████

I001 PREVIOUS SCREEN PROCESSED SUCCESSFULLY
SELECT AND PRESS ENTER TO DISPLAY DETAIL. PF5=IN MAIL(152). PF6=IN PHONE(153).
PF7=OUT MAIL/PHONE(154). PF8=CRIT CHANGES(155).
```

```
CLASS-151-BORROWER CORRESPONDENCE HISTORY---------------- LSC/F        05/17/18
>NXT SCR 151 SSN ____ ___ _____ _  PG ___ OWN _____ ST _____ GU ___ LN ___ DT _____
SSN ▓▓▓▓▓ 8504 1  LOANS ALL    PROG GS   STATUS ****   GUAR VA  OWNER ******
NAME   IZET BECIREVIC                                   OWNER  ***************
LETTER REQUEST _____ CLASS CD           LOANS SELECTED  123456..............
                     UNITY CD _____
   DATE  SOURCE                    MESSAGE                    PST/RESOLVE
   051718 E15776                                                  CONT
```

```
 I001 PREVIOUS SCREEN PROCESSED SUCCESSFULLY
SELECT AND PRESS ENTER TO DISPLAY DETAIL. PF5=IN MAIL(152). PF6=IN PHONE(153).
PF7=OUT MAIL/PHONE(154). PF8=CRIT CHANGES(155).
```

```
CLASS-151-BORROWER CORRESPONDENCE HISTORY---------------- LSC/F        05/17/18
>NXT SCR 151 SSN ____ ___ _____ _  PG ___ OWN _____ ST _____ GU ___ LN ___ DT _____
SSN ▓▓▓▓▓ 8504 1  LOANS ALL    PROG GS   STATUS ****   GUAR VA  OWNER ******
NAME   IZET BECIREVIC                                   OWNER  ***************
LETTER REQUEST _____ CLASS CD           LOANS SELECTED  123456..............
                     UNITY CD _____
   DATE  SOURCE                    MESSAGE                    PST/RESOLVE
   051718 E15776                                                  CONT
 _ 112817 E67567 GV00 RCVD FLLW UP EML FRM ECMC RQSTNG CLRFCTN OF FRBRNC   112817
                      HSTRY/BOR SUING FOR VLTN OF FRBRNC AGRMNT W/NVNT/
                      BOR PRVD LTR DTD 4.02.17 STTNG FRB PRD UNTL 9.2017
   112817 E67567 GV00 CONTD...CRDT TMLN & NO RCRD OF LTR PRVD BY BOR/FOR    112817
                      GVN VRBLLY THN ADMSTRVLY DUE TO FLS CRTFCTN/BOR'S
                      FORV APP RJCTD/SNT TO PA (L. MATALONI) TO RVW
```

```
 I001 PREVIOUS SCREEN PROCESSED SUCCESSFULLY
SELECT AND PRESS ENTER TO DISPLAY DETAIL. PF5=IN MAIL(152). PF6=IN PHONE(153).
PF7=OUT MAIL/PHONE(154). PF8=CRIT CHANGES(155).
```

EXHIBIT D-2

User ID

████████@usa

Password

████████████████

☐ Remember My User ID

▶ Log In

▶ Register

Forgot User ID   Forgot Password

TimeStamp: 04/15/2017 10:45:59 PM

Log In

We're Sorry

We can't find the User ID and Password combination you entered.

Remember, your Password is case sensitive

Please go to **Forgot User ID** or **Forgot Password**, or try to log in again.

[Forgot User ID]   [Forgot Password]

Try Logging In Again

You have 2 more attempts and then your account will be locked.

User ID   [User ID]

Password   [Password]

☐ Remember My User ID

[LOG IN]

OR

Not registered yet? **Register for access now**

[Register Now →]

TimeStamp: 04/15/2017 10:46:18 PM

NAVIENT

Log In

Forgot Password

Enter your information and we'll help you retrieve your password or create a new one.

🔒 We need this information to find your account.

①

User ID | ███████ Busa

②

Social Security Number | · · · — · · — · · · · ℹ

— OR —

Use Your Account Number | ℹ

③

Date of Birth | · · — · · — · · · ·

[Cancel]   [Submit]

Log In

Forgot Password

I authorize Navient to send the password hint or temporary password selected above via SMS text messages using an automated dialing device, even if I am charged by my service provider for receiving the messages.

Cancel   Submit

NSL000419
TimeStamp: 04/15/2017 10:46:56 PM

NAVIENT.

Log In

Forgot Password

We have sent a text message with your Temporary Password to

When you receive it, enter your User ID and Temporary Password below.

@usa

LOG IN

WARNING- This system may contain U.S. Government information, which is restricted to authorized users ONLY. Unauthorized access, use misuse, or modification of the system or of the data contained herein or in transit to/from this system is prohibited and constitutes a violation of Title 18, United States Code, Section 1030 and may subject the individual to criminal and civil penalties. This system and equipment are subject to monitoring to ensure proper performance of applicable security features or procedures. Such monitoring may result in the acquisition, recording, and analysis/auditing of all data being communicated, transmitted, processed, or stored in the system by a user. If monitoring reveals possible evidence of criminal activity, such evidence may be provided to Law Enforcement Personnel. ANYONE USING THIS SYSTEM EXPRESSLY CONSENTS TO SUCH MONITORING AND RECORDING.

ABOUT US

TERMS OF USE

PROTECTING YOUR PRIVACY

TimeStamp: 04/15/2017 10:47:29 PM

NAVIENT.

Log In

🔒 We need more information to keep you secure.

We don't recognize the device you're using because you may be using a new computer, cleared your cookies, switched browsers, or changed your browser settings.

This may also happen when you upgrade your operating system or if your internet service provider has changed its settings.

Please provide the information below so we can verify your account.

①

Social Security Number   [· · ·] — [· ·] — [· · · ·]   ⓘ

(OR)

Use Your Account Number   [   ]   ⓘ

②

Date of Birth   [· ·] — [· ·] — [· · · ·]

[Cancel]   [**Submit**]

TimeStamp: 04/15/2017 10:48:25 PM

NAVIENT

Log In

All information is Required unless it's labeled Optional.

Reset Your Password

[Submit]

TimeStamp: 04/15/2017 10:48:55 PM

Message   Profile

Learn

Account Summary

Make a Payment

Auto Pay

Loan Details

Account History

Repayment Options

Inbox/Upload

Tools & Requests

Tax Statements

Help Center

Account Summary
As of 04/15/2017 (ET)

Total Payment $0.00

NSL000423

TimeStamp: 04/15/2017 10:50:11 PM

Account Summary As of 04/15/2017 (ET)

Total
Payment $0.00
Due:

Make a Payment

Your ⓘ
Loans

Loan	C AnSt C	Au Pa
1-03 St_	$_	No
1-04 St_	$_	No

Total Current Balance:
$304.77

View all Loan
Details

Please note: This
is an attempt to
collect a debt
and any
information
obtained will be
used for that
purpose.

Recent Payments ⓘ

Date	Amount	Status	Coming From
N			
R			
P			

View all Account History

Use the Repayment Estimator   Repayment

NSL000424

Account Summary As of 04/15/2017 (ET)

Total Payment Due:	$0.00

Make a Payment

Apply for a New Loan
Your Loans ℹ️

Loan	Due Date	Amount	Status	Auto Pay
1-02 ~~████~~ do Subsidized	No Due Date	$0.00	No Payment Due	
1-04 Stafford - Unsubsidized	No Due Date	$0.00	No Payment Due	

IZE...
Account # ████ 2944

Total Current Balance:	$304.77

View all Loan Details

Please note: This is an attempt to collect a debt and any information obtained will be used for that purpose.

Recent Payments ℹ️

Date	Amount	Status	Coming From

ALM

TimeStamp: 04/15/2017 10:50:11 PM Generation Time:0.654 View Time: 1.

Recent Payments

Date	Amount	Status	Coming From

N

R

P

View all Account History

LOOKING TO CHANGE YOUR REPAYMENT PLAN?

Use the Repayment Estimator at StudentLoans.gov to evaluate your options.

Repayment Estimator

ABOUT US

NSL000426

ALM

TimeStamp: 04/15/2017 10:50:11 PM   Generation Time:0.654   View Time: 1

Tax Statements

Tax Year 2016

Download your 2016 1098-E Tax Form

Download your 2015 1098-E Tax Form

What's Important on Your Form 1098-E

01 The RECIPIENT'S federal tax identification number may be needed on your tax return.

02 The amount of student loan interest you paid in 2016. You'll provide this amount in the student loan interest deduction portion of your tax return. If you have more than one Form 1098-E, add the amounts together for your total deduction.

Get Adobe Acrobat Reader to download your tax forms

ABOUT US

TERMS OF USE

PROTECTING YOUR PRIVACY

SOCIAL MEDIA POLICIES

ABOUT OUR ADS

SITE MAP

ACCESSIBILITY

CONTACT US

NSL000427

TimeStamp: 04/15/2017 10:50:23 PM

NAVIENT.

Log Out

You have successfully logged out.

Please close this browser window for your security.

LOGIN

Need a Loan for Next Semester?

Smart Option Student Loan®

Three repayment options • Competitive interest rates • No origination fee

Get Started ▸

NSL000428

TimeStamp: 04/15/2017 10:51:48 PM